



DOING BUSINESS

Accelerated Transfers



User Guide

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How it Works

User Guide - Accelerated Transfers

Introduction

This document is intended to help you understand the prerequisites, setup process and technical specifications for the Accelerated Transfer Service.

It will take approximately four business days to set up Accelerated Transfers, including opening a bank account at National Bank.

Accelerated Transfers Service

The Accelerated Transfers Service automatically forwards all deposits made at our branches or at other financial institutions to your company's main account daily.

When you make a deposit at a National Bank or National Bank Trust branch using an Accelerated Transfers account*, the funds are automatically transferred daily.

** The Accelerated Transfers account is a deposit-only account and must only be used to deposit cheques and/or cash.*

When you make a deposit at another financial institution, your local representatives can initiate the transfer process via our free automated service by calling the Accelerated Transfers section of our Customer Service Department once they have completed the deposit.

Management reports will be produced daily to give you access to information concerning the source of funds.

Advantage

Our service offers you significant advantages:

- Faster consolidation of your cash resources, thereby minimizing the amount of inactive funds;
- Centralized control of your liquidities;
- Opportunity to take advantage of diversified investments;
- Improved source of information on your subsidiaries, offices or branches.

Contractual Agreement

Prior to the implementation of the Accelerated Transfers Service, a contractual agreement must be reached and signed between your company and National Bank.

The first step is to complete the application form with the help of your National bank representative.

Crediting the Bank Account

Your main bank account will be credited by two amounts, representing the total amount of your deposits at National Bank and the total amount of your deposits at other financial institutions.

These amounts will be credited to your bank account on the same day the deposits were made. If your bank account bears interest, it will therefore be calculated as at the date the deposits were made.

Bank Account Statement

You will receive monthly statement for each accelerated bank transfer account, as well as for your main bank account. This statement lists all deposits carried out by you and your employees.

Opening of Transfer Accounts

Whether you plan to make deposits at one of our branches or at another financial institution, you must have a bank account at the selected location.

If you plan to make deposits at a National Bank or National Bank Trust branch, simply notify your National Bank representatives of the address of the branch or branches where you plan to make deposits. The representative will then notify our Customer Service Department, which will open one or more accelerated transfer accounts. The transfer account(s) will be opened the business day after your request is received and Customer Service will send you the transfer account number(s) by mail. Simply inform your employees in charge of making deposits of the transfer account number to use.

If you plan to make deposits at another financial institution, you must open an account at that institution and notify your representative of the account's specifics. Your representative will forward that information to our Customer Service Department, which will send you a confirmation of the bank account number by mail.

Transfer of Deposits

When you make a deposit at a National Bank or National Bank Trust branch, no further action is required. Deposits will be transferred automatically every day.

If you make deposits at another financial institution, your employees have till 9.00 p.m. to initiate the transfer process by completing a few simple steps:

1. Calculate the check digit of the deposit. E.g., a deposit of \$10,548.00 $1+0+5+4+8+0+0 = 18$
Add the number of digits to the result. $\underline{+7}$
25
2. Call our Customer Service Department.
Montreal area: 514-394-4494
Elsewhere in Canada: 1-844-394-4494
3. For the automated service:
Enter the merchant number: "373-(your merchant number)"
Enter the amount: \$10,548.00
Enter the check digit, i.e., 25, as calculated in Step 1.
4. The system will give you a confirmation number.
5. Record the confirmation number as proof of your call.
6. Press zero at any time to speak to a Customer Service representative.

Please note that the daily external transfer limit is \$24,999,999.99.

Management Reports

Daily or monthly, depending on your preference, you will receive a detailed management report of the accelerated transfers made by your subsidiaries, offices or branches. For each deposit, the following information will be indicated:

- which of your subsidiaries, offices or branches made the deposit;
- the date and amount of the deposit;
- the location where the deposit was made and at which branch or financial institution;
- the division of the depositing subsidiary, if required;
- the sub-totals for each division, if required;
- the sub-totals for each batch of deposits, if required.

You will receive a summary management report at the end of each month.

Receiving Management Reports

When your National Bank representative completes your client file, you can choose how you wish to receive your management reports (paper or electronic version).

Fax report

- The format of the fax report is presented in the [Appendix A - Format of Paper Report](#).

Electronic file (online)

- ASCII file
- Secure browser (HTTPS) or SFTP
- Requires Winzip (HTTPS)
- You can download your file according to the frequency selected

Below are the two transfer methods available and the requirements for each:

HTTPS

- Windows environment
- Internet access
- Software to compress files (WinZip or another tool; a zip file must be created)
- S-filer plug-in, will be provided by National Bank, depending on which browser you use.

You will be able to assign user roles and access rights.

During setup, a telephone appointment will be scheduled with one of our technicians to install the plug-in.

DOING BUSINESS

Business Accounts and Cash Management Solutions

SFTP (SSH) with public key (SSH)

- Use of any operating system on which an SFTP client can be installed
- Internet access
- SFTP client
- Knowledge of SFTP protocol
- Data encryption (optional): PGP encryption software at the client's expense

ADDRESSES

Addresses on National Bank's website from which your CFT transfers will be carried out:

- HTTPS: <https://web.tfc.bnc.ca>
- SFTP: <sftp.tfc.bnc.ca>

Setting Up the Service

Once your application form has been completed, your Bank representative will forward it to Customer Service, which will coordinate the setup process with your company and make sure the necessary bank accounts are opened at National Bank.

Two business days after your application form is received, a letter of confirmation will be sent to you for each of your bank accounts.

If you opted to use an electronic file, an integrator officer will contact you four business days after your application form is received to schedule an installation and integration date. On that date, a technician will contact you to explain the download test procedure in detail, according to the selected protocol. This procedure is mainly intended to ensure proper communication between your workstation and our platform.

Customer Service

Our Customer Service Department will be pleased to answer all your questions.

Corporate Electronic Services, transit 4176-1
600 De La Gauchetière West, 12th Floor
Montreal, Quebec H3B 4L2

1-844-394-4494 (toll-free)
514-394-4494 (Montreal area)
Fax: 514-394-6728

Our offices are open Monday to Friday, from 7:00 a.m. to 8:00 p.m., Eastern time.

Deposit Inquiries

If any irregularities found in the processed deposits, contact our Customer Service Department. One of our representatives will be pleased to assist you.

Tracing: Fax or Electronic Report

If a fax or electronic report is missing or incorrect, contact our Customer Service Department as soon as possible and specify:

- your company name
- the medium in question (fax or electronic file)
- the date of the missing or incorrect report
- the client number

You will receive a reply to your inquiry within 24 hours.

Technical Specifications

Format of Electronic File

If you opted to use an electronic file, this section explains the format of the file you will need to develop to receive deposit information from National Bank.

The file is made up of two records: a detailed record and a total record.

DP record: detailed record providing information on each deposit.

Identification	Length	Format	FROM	TO	Value
Type	02	A/N	01	02	DP (fixed)
Depositor's No.	07	N	03	09	
Depositor's Bank No.	03	N	10	12	
Depositor's Transit No.	05	N	13	17	
Depositor's Account No.	12	A/N	18	29	
Amount of Deposit	14	N	30	43	9(12)v99 format
Date of Deposit	08	N	44	51	YYYYMMDD format
Time of Deposit	04	N	52	55	HHMM format
Confirmation No.	05	N	56	60	
Address	25	A/N	61	85	
EDI - marker	05	A/N	86	90	Always DEPVA
Transaction Code	02	A/N	91	92	
Blank	03	A/N	93	95	Always blank

TL record: total record, which provides the number and values of the deposits carried out.

Identification	Length	Type	FROM	TO	Value
Type	02	A/N	01	02	TL (fixed)
Total Number of Deposits	08	N	03	10	
Total Amount of Deposits	16	N	11	26	9(14)v99 format
Processing Date	08	N	27	34	YYYYMMDD format
Total Number of NBC Deposits	08	N	35	42	
Total Amount of NBC Deposits	16	N	43	58	9(14)v99 format
Total Number of non-NBC Deposits	08	N	59	66	
Total Amount of non-NBC Deposits	16	N	67	82	9(14)v99 format
Blank	03		83	85	Always blank
EDI	05	A/N	86	90	Always DEPVA
Blank	05		91	95	Always blank

Appendix

Appendix A - Format of Paper Report

National Bank of Canada
 Deposit Reporting
 List of Deposits

Si-2831-VAQU040
 DATE: XX/XX/XX
 PAGE: X

Branch XXXX-X

Customer
 373-XXXXXXXX

Information (514) 394-6694
 Accelerated transfer clerk

Division	Depositor No.	Date called	Time called	Amount	Verif.	Confirm	Depositor identification	Originator Inst. branch	ID. Oper.	Bank use Trans.
	XXX-XXX-X	XX/XX/XX		41,573.25			Store XYZ	0006-02621		DC
	XXX-XXX-X	XX/XX/XX		857.63			Store ABC	0006-02621		DC
	XXX-XXX-X	XX/XX/XX		1,253.54			Store DEF	000623451		DC
	XXX-XXX-X	XX/XX/XX		134.35			Store GHI	0006-11541		DC
	XXX-XXX-X	XX/XX/XX		1,388.55			Store IJK	0006-45231		DC
	XXX-XXX-X	XX/XX/XX		1,611.65			Store LMN	0006-11541		DC
	XXX-XXX-X	XX/XX/XX		13,634.49			Store OPQ	0006-08761		DC
	XXX-XXX-X	XX/XX/XX		3,036.20			Store RXY	0815-40002		DC
	XXX-XXX-X	XX/XX/XX		6,479.49			Store HGS	0010-65431		DC
	XXX-XXX-X	XX/XX/XX		1,542.33			Store PLG	0006-02341		DC
	XXX-XXX-X	XX/XX/XX		1,718.93			Store VTS	0006-01231		DC

*****TOTAL CUSTOMER 73,230.41*NO.OF DEPOSITS 11*****CREDIT TO ACCOUNT # 12-432-78